

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

In Re:

Charles William Morgan  
Debtor

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Case No.: 10-71493  
Chapter 13  
Hon. Marci B. McIvor

**POST-CONFIRMATION PLAN MODIFICATION #1**

NOW COMES the Debtor, Charles William Morgan, by and through his attorney, Law Offices of David W. Brown, PLLC, by David W. Brown, and in support of his Post-Confirmation Chapter 13 Plan Modification states as follows:

1. Debtor filed a Voluntary Chapter 13 Petition on October 13, 2010,
2. The Debtor's Chapter 13 Plan was confirmed on July 6, 2011.
3. The Debtor's Chapter 13 Plan was confirmed for a term of sixty (60) months.
4. There are currently 42 months left in the Debtor's confirmed Chapter 13 Plan.
5. Debtor proposes to modify the Chapter 13 Plan as follows:
  - a. Reduce Debtor's Chapter 13 Plan payment to \$257.36 per month then increase to \$297.52 on June 1, 2013; then increase to \$332.11 per month until August 1, 2013; \$414.09 per month on September 1, 2013; \$456.87 per month on March 1, 2014; \$590.30 per month on February 1, 2015; \$669.53 per month on September 1, 2015; and \$707.82 per month on January 1, 2016 as Debtor's household expenses including house payment and food expenses have increased and Debtor's non-filing spouse's expenses (school and life insurance) have increased.
  - b. Reduce Debtor's funds available to Class Eight Creditors from 72% to 48%.
6. The impact on all classes of creditors is as follows:

**Class One** – No impact as this class will continue to be paid pursuant to the confirmed Chapter 13 Plan

**Class Two** – No impact as Creditors in this class are paid direct and lien stripped in this class.

**Class Three** – No impact as there are no creditors in this class.

**Class Four** – No impact as there are no Creditors in this class.

**Class Five** – No impact as there are no Creditors in this class.

**Class Six** – No impact as there are no Creditors in this class.

**Class Seven** – No impact as there are no Creditors in this class.

**Class Eight** – Creditors in this class will receive 48% on their duly filed claims rather than 72%.

**WHEREFORE**, the Debtor respectfully requests that this Honorable Court grant the Motion to Modify Chapter 13 Plan by a.) Reduce Debtors' Chapter 13 Plan payment.

Respectfully submitted,

/s/ David W. Brown

Dated: January 14, 2013

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# WORKSHEET

1. Length of Plan is \_\_\_\_\_ weeks; **60** months; \_\_\_\_\_ years.

Debtor #1:

2. \$ **See attached** per pay period x <sup>(Monthly)</sup> **42 payments** pay periods per Plan = \$ **22083.86** total per Plan  
page for Step  
payments

\$ \_\_\_\_\_ per pay period x <sup>( )</sup> \_\_\_\_\_ pay periods per Plan = \$ \_\_\_\_\_ total per Plan

3. \$ \_\_\_\_\_ per period x \_\_\_\_\_ periods in Plan = \_\_\_\_\_

4. Lump Sums: **0.00**

5. Equals total to be paid into the Plan **20,819.49**

6. Estimated trustee's fees **2,491.41**

7. Attorney fees and costs \_\_\_\_\_

8. Total priority claims **0.00**

9. Total installment mortgage or  
other long-term debt payments **0.00**

10. Total of arrearage  
including interest **0.00**

11. Total secured claims,  
including interest **0.00**

Total of items 6 through 11 \$ **2491.41**

12. Funds available for unsecured creditors (item 5 minus item 11) \$ **18,328.08**

13. Total unsecured claims \$ **37,692.63**

14. Estimated percentage to unsecured creditors under Plan (item 12 divided by item 13) **48%**

15. Estimated dividend to general unsecured creditors if  
Chapter 7, (see liquidation analysis attached) \$ **0.00**

STEP PLAN PAYMENTS (PAYMENTS ARE ON A MONTHLY PAYMENT FREQUENCY)

	<u>PAYMENT AMOUNT</u>	<u>PAY PERIODS (MONTHLY)</u>	<u>TOTAL</u>
1.	\$257.36	5	\$1286.80
2.	\$297.52	2	\$595.04
3.	\$332.11	1	\$332.11
4.	\$414.09	6	\$2484.54
5.	\$456.87	11	\$5025.57
6.	\$590.30	7	\$4132.10
7.	\$669.53	3	\$2008.59
8.	\$707.82	<u>7</u>	<u>\$4954.74</u>
Totals:		<u>42 Months</u>	<u>\$20,819.49</u>